



demand, whether formal or informal, whether written or oral and whether transmitted or conveyed by mail, delivery, telephone, telegraph, telex, facsimile, e-mail or otherwise.

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Yours, etc.,

WILSON, ELSER, MOSKOWITZ, EDELMAN &  
DICKER LLP

By: /s/John M. Flannery

John M. Flannery  
*Attorneys for Defendant,*  
Louis Zummo  
1133 Westchester Avenue  
White Plains, New York 10604  
(914) 323-7000

TO: **VIA ECF**  
Bradley J. Nash, Esq.  
SCHLAM STONE & DOLAN, LLP  
*Attorneys for Plaintiffs*  
26 Broadway  
New York, New York 10004